

**Fill in this information to identify the case:**

United States Bankruptcy Court for the:

District of Delaware

(State)

Case number (if known): \_\_\_\_\_ Chapter 11

☐ Check if this is an amended filing

Official Form 201

**Voluntary Petition for Non-Individuals Filing for Bankruptcy**

06/22

If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write the debtor's name and the case number (if known). For more information, a separate document, *Instructions for Bankruptcy Forms for Non-Individuals*, is available.

1. Debtor's name Reverse Mortgage Investment Trust Inc.

2. All other names debtor used in the last 8 years

None

Include any assumed names, trade names, and *doing business* as names

3. Debtor's federal Employer Identification Number (EIN)

4 6 - 4 0 1 3 4 2 1

4. Debtor's address

Principal place of business

Mailing address, if different from principal place of business

1455 Broad Street

Number Street

Number Street

2nd Floor

P.O. Box

Bloomfield

NJ

07003

City

State

ZIP Code

City

State

ZIP Code

Location of principal assets, if different from principal place of business

Essex

County

Number Street

City

State

ZIP Code

5. Debtor's website (URL)

<https://www.reversefunding.com>

**6. Type of debtor**

- ☒ Corporation (including Limited Liability Company (LLC) and Limited Liability Partnership (LLP))  
☐ Partnership (excluding LLP)  
☐ Other. Specify: \_\_\_\_\_

**7. Describe debtor's business***A. Check one:*

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))  
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
☐ Railroad (as defined in 11 U.S.C. § 101(44))  
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))  
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))  
☐ Clearing Bank (as defined in 11 U.S.C. § 781(3))  
☒ None of the above

*B. Check all that apply:*

- ☐ Tax-exempt entity (as described in 26 U.S.C. § 501)  
☐ Investment company, including hedge fund or pooled investment vehicle (as defined in 15 U.S.C. § 80a-3)  
☐ Investment advisor (as defined in 15 U.S.C. § 80b-2(a)(11))

*C. NAICS (North American Industry Classification System) 4-digit code that best describes debtor. See <http://www.uscourts.gov/four-digit-national-association-naics-codes>.*

5 3 1 3  
\_ \_ \_ \_

**8. Under which chapter of the Bankruptcy Code is the debtor filing?**

A debtor who is a "small business debtor" must check the first sub-box. A debtor as defined in § 1182(1) who elects to proceed under subchapter V of chapter 11 (whether or not the debtor is a "small business debtor") must check the second sub-box.

*Check one:*

- ☐ Chapter 7  
☐ Chapter 9

☒ Chapter 11. *Check all that apply:*

- ☐ The debtor is a small business debtor as defined in 11 U.S.C. § 101(51D), and its aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$3,024,725. If this sub-box is selected, attach the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).
- ☐ The debtor is a debtor as defined in 11 U.S.C. § 1182(1), its aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$7,500,000, **and it chooses to proceed under Subchapter V of Chapter 11.** If this sub-box is selected, attach the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return, or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).
- ☐ A plan is being filed with this petition.
- ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
- ☐ The debtor is required to file periodic reports (for example, 10K and 10Q) with the Securities and Exchange Commission according to § 13 or 15(d) of the Securities Exchange Act of 1934. File the *Attachment to Voluntary Petition for Non-Individuals Filing for Bankruptcy under Chapter 11* (Official Form 201A) with this form.
- ☐ The debtor is a shell company as defined in the Securities Exchange Act of 1934 Rule 12b-2.

- ☐ Chapter 12

**9. Were prior bankruptcy cases filed by or against the debtor within the last 8 years?**

☒ No

☐ Yes. District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY

If more than 2 cases, attach a separate list.

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY

**10. Are any bankruptcy cases pending or being filed by a business partner or an affiliate of the debtor?**

☐ No

☒ Yes. Debtor See Schedule 1 Relationship \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_  
MM / DD / YYYY

List all cases. If more than 1, attach a separate list.

Case number, if known \_\_\_\_\_

**11. Why is the case filed in this district?**

*Check all that apply:*

☐ Debtor has had its domicile, principal place of business, or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other district.

☒ A bankruptcy case concerning debtor's affiliate, general partner, or partnership is pending in this district.

**12. Does the debtor own or have possession of any real property or personal property that needs immediate attention?**

☒ No

☐ Yes. Answer below for each property that needs immediate attention. Attach additional sheets if needed.

**Why does the property need immediate attention?** *(Check all that apply.)*

☐ It poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety.  
What is the hazard? \_\_\_\_\_

☐ It needs to be physically secured or protected from the weather.

☐ It includes perishable goods or assets that could quickly deteriorate or lose value without attention (for example, livestock, seasonal goods, meat, dairy, produce, or securities-related assets or other options).

☐ Other \_\_\_\_\_

**Where is the property?** \_\_\_\_\_  
Number Street

\_\_\_\_\_  
City State ZIP Code

**Is the property insured?**

☐ No

☐ Yes. Insurance agency \_\_\_\_\_

Contact name \_\_\_\_\_

Phone \_\_\_\_\_

**Statistical and administrative information**

**13. Debtor's estimation of available funds** ✓

Check one:

- ☐ Funds will be available for distribution to unsecured creditors.
- ☒ After any administrative expenses are paid, no funds will be available for distribution to unsecured creditors.

**14. Estimated number of creditors**☒ 1-49☐ 50-99☐ 100-199☐ 200-999☐ 1,000-5,000☐ 5,001-10,000☐ 10,001-25,000☐ 25,001-50,000☐ 50,001-100,000☐ More than 100,000**15. Estimated assets**☐ \$0-\$50,000☐ \$50,001-\$100,000☐ \$100,001-\$500,000☐ \$500,001-\$1 million☐ \$1,000,001-\$10 million☐ \$10,000,001-\$50 million☐ \$50,000,001-\$100 million☐ \$100,000,001-\$500 million☐ \$500,000,001-\$1 billion☐ \$1,000,000,001-\$10 billion☒ \$10,000,000,001-\$50 billion☐ More than \$50 billion**16. Estimated liabilities**☐ \$0-\$50,000☐ \$50,001-\$100,000☐ \$100,001-\$500,000☐ \$500,001-\$1 million☐ \$1,000,001-\$10 million☐ \$10,000,001-\$50 million☐ \$50,000,001-\$100 million☐ \$100,000,001-\$500 million☐ \$500,000,001-\$1 billion☐ \$1,000,000,001-\$10 billion☒ \$10,000,000,001-\$50 billion☐ More than \$50 billion**Request for Relief, Declaration, and Signatures**

**WARNING --** Bankruptcy fraud is a serious crime. Making a false statement in connection with a bankruptcy case can result in fines up to \$500,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**17. Declaration and signature of authorized representative of debtor**

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I have been authorized to file this petition on behalf of the debtor.

I have examined the information in this petition and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on 11/30/2022  
MM / DD / YYYY



Signature of authorized representative of debtor

Craig Corn

Printed name

Title Chief Executive Officer

Debtor Reverse Mortgage Investment Trust Inc.  
Name

Case number (if known) \_\_\_\_\_

18. Signature of attorney

**x**

/s/ Michael J. Barrie

Date

11/30/2022

Signature of attorney for debtor

MM/DD/YYYY

**Michael J. Barrie**

Printed name

**Benesch Friedlander Coplan & Aronoff LLP**

Firm name

**1313 North Market Street, Suite 1201**

Number

Street

**Wilmington**

City

**DE**

State

**19801**

ZIP Code

**(302) 442-7010**

Contact phone

**mbarrie@beneschlaw.com**

Email address

**4684**

Bar number

**Delaware**

State

Fill in this information to identify the case:

United States Bankruptcy Court for the:

**District of Delaware**

(State)

Case number (if known): \_\_\_\_\_

Chapter 11

☐ Check if this is an  
amended filing

**Schedule 1**

**Pending Bankruptcy Cases Filed by the Debtor and Affiliates of the Debtor**

On the date hereof, each of the entities listed below (collectively, the "Debtors") filed a petition in the United States Bankruptcy Court for the District of Delaware for relief under chapter 11 of title 11 of the United States Code. The Debtors have moved for joint administration of these cases under the case number assigned to the chapter 11 case of Reverse Mortgage Investment Trust Inc.

Reverse Mortgage Investment Trust Inc.

Reverse Mortgage Funding LLC.

RMIT Cash Management LLC

RMIT Operating I LLC

RMIT Operating II LLC

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF DELAWARE**

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In re:

REVERSE MORTGAGE INVESTMENT  
TRUST, INC.,<sup>1</sup>

Debtor.

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)  
) Chapter 11  
)

) Case No. 22-\_\_\_\_ (\_\_\_\_)  
)  
)  
)  
)

**LIST OF EQUITY SECURITY HOLDERS**

Pursuant to rule 1007(a)(3) of the Federal Rules of Bankruptcy Procedure, the following is a list of holders of equity securities of the above-captioned debtor.

<b>Equity Holder</b>	<b>Address of Equity Holder</b>	<b>Percentage of Equity Held</b>
BNGL Parent, L.L.C.	1455 Broad Street, 2nd Floor Bloomfield, NJ 07003	100%

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<sup>1</sup> The last four digits of the Debtor's federal tax identification number are 3421. The Debtor's mailing address is 1455 Broad Street, 2nd Floor, Bloomfield, NJ 07003.

	)	
In re:	)	Chapter 11
	)	
REVERSE MORTGAGE INVESTMENT	)	Case No. 22-____ (____)
TRUST, INC., <sup>1</sup>	)	
	)	
	)	
Debtor.	)	

Pursuant to rules 1007(a)(1) and 7007.1 of the Federal Rules of Bankruptcy Procedure, the following are corporations, other than a government unit, that directly or indirectly own 10% or more of any class of the debtor's equity interest.

<sup>1</sup> The last four digits of the Debtor's federal tax identification number are 3421. The Debtor's mailing address is 1455 Broad Street, 2nd Floor, Bloomfield, NJ 07003.

<sup>2</sup> SOF-11 Investor International Private, SCSp owns approximately 98.57% of Starwood Opportunity Fund XI U.S. Private SAR L.P. and therefore owns, directly or indirectly, 10% or more of the equity in Reverse Mortgage Investment Trust Inc.



**Fill in this information to identify the case:**

Debtor name: Reverse Mortgage Investment Trust Inc., *et al.*  
 United States Bankruptcy Court for the: District of Delaware  
 Case number (if known): \_\_\_\_\_

☐ Check if this is an amended filing

**Official Form 204**
**Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 30 Largest Unsecured Claims and Are Not Insiders**

12/15

A list of creditors holding the 30 largest unsecured claims must be filed in a Chapter 11 or Chapter 9 case. Include claims which the debtor disputes. Do not include claims by any person or entity who is an insider, as defined in 11 U.S.C. § 101(31). Also, do not include claims by secured creditors, unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 30 largest unsecured claims.

1	Name of creditor and complete mailing address, including zip code	Name, telephone number, and email address of creditor contact	Nature of the claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of unsecured claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
					Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured Claim
1	Compulink dba Celink Attn: Ryan LaRose P.O. Box 40724 Lansing, MI 48901  3900 Capital City Blvd Lansing, MI 48906	Compulink dba Celink Attn: Ryan LaRose PHONE: 866-654-0020 x1211 EMAIL: Ryan@celink.com	Trade	Contingent, Unliquidated, Disputed			Unliquidated
2	Lowenstein Sandler, LLP Attn: President or General Counsel 65 Livingston Avenue Roseland, NJ 7068	Lowenstein Sandler, LLP Attn: President or General Counsel PHONE: 973-597-2500	Trade				\$1,025,353.80
3	Microsoft Corporation Attn: President or General Counsel P.O. Box 847543 Dallas, TX 75284-7543  One Microsoft Way Redmond, WA 98052	Microsoft Corporation Attn: President or General Counsel PHONE: 425-882-8080	Trade				\$676,215.99
4	DB Trust Co. Americas Attn: President or General Counsel P.O. Box 1757 - Church Street Station New York, NY 10008  60 Wall Street New York, NY 10005	DB Trust Co. Americas Attn: President or General Counsel PHONE: 904-271-2541	Trade				\$466,465.25
5	Adfitech, Inc. Attn: Steve Russell, CISM- Information Security Manager 3001 Technology Drive Edmond, OK 73013-3734	Adfitech, Inc. Attn: Steve Russell, CISM- Information Security Manager PHONE: 405-715-8385 EMAIL: steve.russell@adfitech.com	Trade				\$424,295.33
6	Texas Capital Bank Attn: President or General Counsel 2221 Lakeside Blvd, Ste 800 Richardson, TX 75082	Texas Capital Bank Attn: President or General Counsel PHONE: 214-932-6600	Trade				\$358,576.18
7	Lendingtree Attn: Chad Anger P.O. Box 840470 Dallas, TX 75284-0470  11115 Rushmore Dr. Charlotte, NC 28277	Lendingtree Attn: Chad Anger PHONE: 704-943-8471; 800-616-0578 EMAIL: chad.anger@lendingtree.com	Trade				\$354,672.00
8	Hunton Andrews Kurth LLP Attn: President or General Counsel P.O. Box 405759 Atlanta, GA 30384-5759  Riverfront Plaza, East Tower 951 East Byrd Street Richmond, VA 23219	Hunton Andrews Kurth LLP Attn: President or General Counsel PHONE: 804-788-8200 FAX: 804-788-8218	Trade				\$331,679.76

Name of creditor and complete mailing address, including zip code	Name, telephone number, and email address of creditor contact	Nature of the claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of unsecured claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
				Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured Claim
9 Latham & Watkins LLP Attn: President or General Counsel P.O. Box 2130 Carol Stream, IL 60132  1271 Avenue of the Americas New York, NY 10020	Latham & Watkins LLP Attn: President or General Counsel PHONE: 212-906-1200	Trade				\$241,591.65
10 Saksoft Inc Attn: President or General Counsel 30 Montgomery Street Suite 1240 Jersey City, NJ 7302	Saksoft Inc Attn: President or General Counsel PHONE: 201-451-4609; 201-451-4612 FAX: 212-504 8026	Trade				\$168,911.00
11 CDW Direct Attn: President or General Counsel P.O. Box 75723 Chicago, IL 60675-5723  200 N. Milwaukee Ave Vernon Hills, IL 60061	CDW Direct Attn: President or General Counsel PHONE: 866-782-4239 EMAIL: credit@cdw.com	Trade				\$152,394.20
12 Mortgage Information Services, Inc. Attn: President or General Counsel 4877 Galaxy Parkway Cleveland, OH 44128	Mortgage Information Services, Inc. Attn: President or General Counsel PHONE: 216-514-7480 FAX: 888-901-4648	Trade				\$135,915.00
13 Damianos Pinelawn, LLC Attn: President or General Counsel 222 Middle Country Road, Suite 300 Smithtown, NY 11787	Damianos Pinelawn, LLC Attn: President or General Counsel PHONE: 631-360-9000	Trade				\$135,317.44
14 Reverse Vision, Inc. Attn: President or General Counsel 1620 Fifth Avenue, Suite 525 San Diego, CA 75267	Reverse Vision, Inc. Attn: President or General Counsel PHONE: 858-433-4950	Trade				\$133,719.00
15 Bay Docs, LLC Attn: Megan Lawler 890 Lamont Ave Suite 101 Novato, CA 94945	Bay Docs, LLC Attn: Megan Lawler PHONE: 888-297-3627 EMAIL: mlawler@baydocs.net	Trade				\$108,875.00
16 Weiner Brodsky Kider PC Attn: President or General Counsel 1300 19th Street NW 5th Floor Washington, DC 20036-1609	Weiner Brodsky Kider PC Attn: President or General Counsel PHONE: 202-628-2000	Trade				\$108,670.40
17 Berkeley Research Group Attn: President or General Counsel 2200 Powell Street Suite 1200 Emeryville, CA 94608	Berkeley Research Group Attn: President or General Counsel PHONE: 510-285-3300 FAX: 510-654-7857	Trade				\$108,188.63
18 Mayer & Brown LLP Attn: President or General Counsel 230 South LaSalle Street Chicago, IL 60604-1404	Mayer & Brown LLP Attn: President or General Counsel PHONE: 312-782-0600	Trade				\$100,000.00
19 Bladock SA Attn: Oscar Lopez Alarcon 1457 Montevideo 11600 Uruguay	Bladock SA Attn: Oscar Lopez PHONE: 598-98172089 EMAIL: oscar@bladock.com	Trade				\$91,380.00
20 Oracle America, Inc. Attn: President or General Counsel 2300 Oracle Way Austin, TX 78741	Oracle America, Inc. Attn: President or General Counsel PHONE: 737-867-1000	Trade				\$85,671.00

Name of creditor and complete mailing address, including zip code	Name, telephone number, and email address of creditor contact	Nature of the claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of unsecured claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
				Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured Claim
21 Bloomberg, L.P. Attn: President or General Counsel PO Box 416604 Boston, MA 02241-6604	Bloomberg, L.P. Attn: President or General Counsel PHONE: 212-318-2000	Trade				\$58,153.32
22 Franzen and Salzano, P.C. Attn: President or General Counsel 3500 Parkway Lane Suite 305 Peachtree Corners, GA 30092	Franzen and Salzano, P.C. Attn: President or General Counsel PHONE: 770-248-2885 FAX: 770-248-2883	Trade				\$55,853.50
23 Valuemomentum Inc Attn: President or General Counsel 220 Old New Brunswick Rd Piscataway, NJ 08854	Valuemomentum Inc Attn: President or General Counsel PHONE: 908-941-1140	Trade				\$49,650.00
24 Credit Plus, Inc. (142619) Attn: Don Kuttler 15365 Collections Center Drive Chicago, IL 60693	Credit Plus, Inc. (142619) Attn: Don Kuttler PHONE: 800-258-3488 FAX: 908-248-0772 EMAIL: Don.kuttler@creditplus.com	Trade				\$49,547.85
25 Microsoft Online, Inc Attn: President or General Counsel P.O. Box 847543 Dallas, TX 75284-7543  One Microsoft Way Redmond, WA 98052	Microsoft Online, Inc Attn: President or General Counsel PHONE: 800-642-7676	Trade				\$49,435.80
26 Class Valuation, LLC Attn: President or General Counsel 2600 Bellingham Dr. Suite 100 Troy, MI 48083	Class Valuation, LLC Attn: President or General Counsel PHONE: 248-955-9580 FAX: 888-914-4555 EMAIL: info@classvaluation.com	Trade				\$43,000.00
27 Comergence Compliance Monitoring, LLC Attn: Lisa Pizula Dept 3232 PO Box 12 3232 Dallas, TX 75312-3232  5340 Legacy Drive Plano, TX 75024	Comergence Compliance Monitoring, LLC Attn: Lisa Pizula PHONE: 720-709-4353 EMAIL: lpizula@optimalblue.com	Trade				\$38,546.84
28 Littler Mendelson P.C. Attn: President or General Counsel PO Box 207137 Dallas, TX 75320-7137  900 Third Ave New York, NY 10022	Littler Mendelson P.C. Attn: President or General Counsel PHONE: 212-583-9600 FAX: 212-832-2719	Trade				\$34,480.00
29 Margaret Shakespeare and Similarly Situated c/o Joseph S. Tusa P.O. Box 566 150 Motor Parkway, Ste. 401 Hauppauge, NY 11788  c/o Giskan Solotaroff & Anderson LLP Attn: Oren Giskan, Catherine E. Anderson 90 Broad Street, 10th Floor New York, NY 10004	Margaret Shakespeare and Similarly Situated PHONE: 631-407-5100; 212-847-8315 EMAIL: joseph.tusapc@gmail.com; ogiskan@gslnw.com; canderson@gslnw.com	Litigation	Contingent, Unliquidated, Disputed			Unliquidated
30 Sheila Dancy Wilkins as POA for Flora Mayweathers c/o Joseph S. Tusa P.O. Box 566 55000 Main Road, 2nd Floor Southold, NY 11971  c/o Giskan Solotaroff & Anderson LLP Attn: Oren Giskan, Catherine E. Anderson 90 Broad Street, 10th Floor New York, NY 10004	Sheila Dancy Wilkins as POA for Flora Mayweathers PHONE: 631-407-5100; 212-847-8315 EMAIL: joseph.tusapc@gmail.com; ogiskan@gslnw.com; canderson@gslnw.com	Litigation	Contingent, Unliquidated, Disputed			Unliquidated

Fill in this information to identify the case and this filing:	
Debtor Name	Reverse Mortgage Investment Trust Inc.
United States Bankruptcy Court for the:	District of Delaware
Case number (If known):	(State)

## Official Form 202

### Declaration Under Penalty of Perjury for Non-Individual Debtors

12/15

An individual who is authorized to act on behalf of a non-individual debtor, such as a corporation or partnership, must sign and submit this form for the schedules of assets and liabilities, any other document that requires a declaration that is not included in the document, and any amendments of those documents. This form must state the individual's position or relationship to the debtor, the identity of the document, and the date. Bankruptcy Rules 1008 and 9011.

**WARNING** -- Bankruptcy fraud is a serious crime. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$500,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

#### Declaration and signature

I am the president, another officer, or an authorized agent of the corporation; a member or an authorized agent of the partnership; or another individual serving as a representative of the debtor in this case.

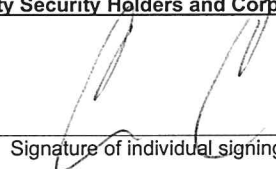
I have examined the information in the documents checked below and I have a reasonable belief that the information is true and correct:

- ☐ *Schedule A/B: Assets-Real and Personal Property (Official Form 206A/B)*
- ☐ *Schedule D: Creditors Who Have Claims Secured by Property (Official Form 206D)*
- ☐ *Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 206E/F)*
- ☐ *Schedule G: Executory Contracts and Unexpired Leases (Official Form 206G)*
- ☐ *Schedule H: Codebtors (Official Form 206H)*
- ☐ *Summary of Assets and Liabilities for Non-Individuals (Official Form 206Sum)*
- ☐ Amended Schedule
- ☒ *Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 30 Largest Unsecured Claims and Are Not Insiders (Official Form 204)*
- ☒ Other document(s) that requires a declaration List of Equity Security Holders and Corporate Ownership Statement

I declare under penalty of perjury that the foregoing is true and correct.

Executed on

11/30/2022  
MM/ DD/YYYY

  
Signature of individual signing on behalf of debtor

**Craig Corn**

Printed name

**Chief Executive Officer**

Position or relationship to debtor

**REVERSE MORTGAGE INVESTMENT TRUST INC.**

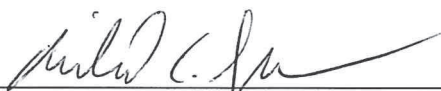
November 29, 2022

I, Richard C. Jensen, Jr., Secretary of Reverse Mortgage Investment Trust Inc., a Maryland corporation (the “Company”), do hereby certify the following:

1. I am the duly qualified and appointed Secretary of the Company.
2. Attached hereto as **Exhibit A** is a true, correct, and complete copy of the resolutions (the “Resolutions”) duly adopted by the board of directors of the Company acting pursuant to the Company’s bylaws (as amended, amended and restated, modified, supplemented, or replaced from time to time, the “Bylaws”).
3. The Resolutions are not inconsistent with the Bylaws.
4. The Resolutions have not been amended, modified, repealed, or rescinded since adopted, and are in full force and effect on and as of the date hereof.

*[Signature page follows]*

IN WITNESS WHEREOF, the undersigned has executed this certificate as of the date first written above.

By:   
Name: Richard C. Jensen, Jr.  
Title: Secretary

## **EXHIBIT A**

**RESOLUTIONS OF THE BOARD OF DIRECTORS  
OF REVERSE MORTGAGE INVESTMENT TRUST INC.**

**November 29, 2022**

All of the members of the board of directors (the “Board”) for Reverse Mortgage Investment Trust Inc., a Maryland corporation (the “Company”), hereby take the following actions and adopt the following resolutions pursuant to the bylaws of the Company and the laws of the State of Maryland.

WHEREAS, the Board has considered certain materials presented by, or on behalf of, the Companies’ management (“Management”) and financial and legal advisors (collectively, the “Advisors”), including, but not limited to, materials regarding the liabilities, obligations, and liquidity of the Companies, the strategic alternatives available to the Companies, and the impact of the foregoing on the Companies’ business and the business of the Companies’ affiliates;

WHEREAS, the Board has reviewed and considered presentations by Management and the Advisors of the Companies regarding the advantages and disadvantages of filing voluntary petitions for relief (the “Bankruptcy Petitions”) pursuant to chapter 11 of title 11 of the United States Code, 11 U.S.C. § 101 et seq. (as amended, the “Bankruptcy Code”);

WHEREAS, the Company desires to negotiate, execute, deliver, and perform under a debtor-in-possession financing facility by and among the Companies, on one hand, and BNGL Parent, L.L.C., and/or its affiliates, on the other hand (the “DIP Facility”) and enter into all other agreements, instruments, certificates, pledges, applications, supplements, reports, notices and documents constituting exhibits or schedules to or that may be required, necessary, appropriate, desirable or advisable to be executed or delivered pursuant to the DIP Facility to consummate the transaction and one or more borrowings contemplated thereby (the “DIP Facility Documents”);

WHEREAS, the Transaction Committee has reviewed and approved the Conflict Matters (as defined in the Board Resolutions of November 7, 2022), to the extent any exist, with respect to the filing of the Bankruptcy Petitions and the DIP Facility Documents and has sought the advice of counsel and advisors in connection therewith; and

WHEREAS, the Board has determined, in the judgment of the Board, that the following resolutions are advisable and in the best interests of the Company, its interest holders, its subsidiaries, its creditors, and other parties in interest.

DIP Facility

NOW, THEREFORE, BE IT RESOLVED that the Companies be, and hereby are, authorized, directed, and empowered to enter into the DIP Facility Documents and to perform all of its obligations thereunder;

RESOLVED FURTHER, that (i) the form, terms and provisions of the DIP Facility Documents, (ii) the execution, delivery and performance thereof, and (iii) the consummation of the transactions related thereto is hereby authorized and approved in all respects, and each of the Authorized Persons, any of whom may act without any of the others, be, and each of them hereby



is, authorized, directed and empowered, in the name and on behalf of the Companies, to enter into, execute, deliver and perform, the DIP Facility Documents and any amendments or modifications thereto, with such changes, modifications, additions, deletions and amendments thereto as any Authorized Representative in his or her sole discretion shall deem required, necessary, appropriate, desirable or advisable, the approval of which shall be conclusively established by the execution and delivery thereof;

FURTHER RESOLVED, that in order to carry out fully the intent and effectuate the purposes of the foregoing resolutions, each of the Authorized Representatives be, and each of them hereby is, authorized and empowered in the name and on behalf of the Companies to take or cause to be taken all such further action including, without limitation, to arrange for, enter into or grant amendments and modifications to and waivers of the DIP Facility Documents, and to arrange for and enter into supplemental agreements, instruments, certificates, joinders, consents, financing statements and other documents, relating to the DIP Facility contemplated by the DIP Facility Documents, and to execute and deliver all such further amendments (including any incremental amendments and upsizes), modifications, waivers, supplemental agreements, instruments, notes, or any other financing documents, as may be called for under or in connection with the DIP Facility Documents, that may be determined by such Authorized Representative(s) to be necessary or desirable, containing such terms and conditions and other provisions consistent with the DIP Facility Documents, in the name and on behalf of the Companies, and to pay all such fees and expenses, which shall in his or her judgment be deemed necessary, proper or advisable in order to perform the Companies' obligations under or in connection with the DIP Facility Documents and the transactions contemplated thereby;

FURTHER RESOLVED, that all actions taken by any of the Authorized Representatives of the Companies prior to the date of this consent, which are within the authority conferred hereby are hereby in all respects authorized, ratified, confirmed and approved;

#### Voluntary Petitions for Relief under Applicable Bankruptcy Law and Seeking Necessary Relief

RESOLVED FURTHER, that the members of the Board have considered their fiduciary duties under applicable law in exercising their powers and discharging their duties, to act honestly and in good faith with a view to the best interests of the Companies as a whole, and to exercise the care, diligence, and skill that a reasonably prudent person would exercise in comparable circumstances;

RESOLVED FURTHER, that in the judgment of the Board, it is desirable and in the best interests of the Companies, their interest holders, subsidiaries, creditors, and other parties in interest, that the Companies shall be, and hereby are, in all respects authorized to file, or cause to be filed, the Bankruptcy Petitions under the provisions of chapter 11 of the Bankruptcy Code (the "Restructuring Matters") in the United States Bankruptcy Court for the District of Delaware (the "Bankruptcy Court") for the Companies; and, in accordance with the requirements of the Companies' governing documents and applicable law, hereby consents to, authorizes, and approves, the filing of the Bankruptcy Petitions;

RESOLVED FURTHER, that any director or duly appointed officer of the Company, each acting individually and with full power of substitution (together with any persons to whom such persons delegate certain responsibilities, collectively, the “Authorized Persons”) be, and hereby is, authorized to execute and file on behalf of the Companies and their subsidiaries all petitions, schedules, lists, and other motions, papers, or documents, and to take any and all action that such Authorized Person deems necessary or proper to obtain such relief, including, but not limited to, any action necessary or proper to maintain the ordinary course operations of the Company or any of its subsidiaries and/or obtain additional financing in accordance with the Bankruptcy Code;

#### Retention of Professionals

RESOLVED FURTHER, that each of the Authorized Persons, acting individually and with full power of substitution, be, and hereby is, authorized, empowered and directed to employ the following professionals on behalf of the Companies: (i) the law firm of Sidley Austin LLP, as general bankruptcy counsel; (ii) Benesch Friedlander Coplan & Aronoff LLP, as local bankruptcy counsel; (iii) the financial advisory firm of FTI Consulting, Inc.; (iv) Kroll Restructuring Administration LLC, as noticing and claims agent; and (v) any other legal counsel, accountants, financial advisors, restructuring advisors, or other professionals such Authorized Person deems necessary, appropriate, or advisable; each to represent and assist the Companies in carrying out its duties and responsibilities and exercising its rights under the Bankruptcy Code and any applicable law (including, but not limited to, the law firms filing any pleadings or responses) and to take any and all actions to advance the rights and obligations of the Companies, including filing any motions, objections, replies, applications, or pleadings; and in connection therewith, each of the Authorized Persons be, and hereby is authorized, empowered, and directed, in accordance with the terms and conditions hereof, to execute appropriate retention agreements, pay appropriate retainers, and to cause to be filed appropriate applications for authority to retain such services;

#### Further Actions and Prior Actions

RESOLVED FURTHER, that in addition to the specific authorizations heretofore conferred upon the Authorized Persons, the Authorized Persons, either individually or as otherwise required by the Companies’ governing documents and applicable law, be, and each of them hereby is, authorized to execute (under hand or under the common seal of the Company if appropriate), acknowledge, deliver, and file any and all agreements, certificates, instruments, powers of attorney, letters, forms, transfer, deeds and other documents on behalf of the Companies relating to the Restructuring Matters;

RESOLVED FURTHER, that each of the Authorized Persons, each acting individually and with full power of substitution be, and hereby is, authorized, empowered, and directed to execute and file all petitions, schedules, motions, lists, applications, pleadings, and other papers, and to perform such further actions and execute such further documentation that such Authorized Person in their absolute discretion deems necessary, appropriate, or desirable in accordance with these resolutions;

RESOLVED FURTHER, that, in addition to the specific authorizations heretofore conferred upon the Authorized Persons, the Authorized Persons, either individually or as otherwise required by the Companies’ governing documents and applicable law, be, and each of them hereby

is, authorized to take any and all such other and further actions, and to do all such other deeds and other things as the Companies may lawfully do, in accordance with its governing documents and applicable law, including but not limited to, the negotiation, finalization, execution, acknowledgement, delivery, and filing of any and all agreements, certificates, instruments, powers of attorney, letters, forms, transfer, deeds, and other documents on behalf of the Companies, and the payment of all expenses, including but not limited to filing fees, in each case as such Authorized Person's or Authorized Persons' may, in his/her/its/their absolute and unfettered discretion approve, deem or determine necessary, appropriate, advisable, or desirable in order to fully carry out the intent and accomplish the purposes of the resolutions adopted herein; such approval, deeming, or determination to be conclusively evidenced by said individual taking such action or the execution thereof;

RESOLVED FURTHER, that the Board has received sufficient notice of the actions and transactions relating to the matters contemplated by the foregoing resolutions, as may be required by the organizational documents of the Companies, or hereby waives any right to have received such notice; and

RESOLVED FURTHER, that all acts, actions, and transactions relating to the matters contemplated by the foregoing resolutions done in the name of and on behalf of the Companies, which acts would have been approved by the foregoing resolutions except that such acts were taken before the adoption of these resolutions, are hereby in all respects approved, confirmed and ratified as the true acts and deeds of the Companies with the same force and effect as if each such act, transaction, agreement, or certificate had been specifically authorized in advance by resolution of the Board.

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